

B 1D (Official Form 1, Exhibit D) (12/09)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Charles Edward Brown
Connie E. Brown**

Case No. **12-33901-H2-13**
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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HOUSTON DIVISION**

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**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: **/s/ Charles Edward Brown**
Charles Edward Brown

Date: **6/7/2012**

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SOUTHERN DISTRICT OF TEXAS
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Continuation Sheet No. 1

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☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: **/s/ Connie E. Brown**
Connie E. Brown

Date: **6/7/2012**

B6A (Official Form 6A) (12/07)

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
8027 Hertfordshire, Houston, Texas Legal Description: LT 5 BLK 7 MEMORIAL NORTHWEST SEC 16	homestead	C	\$270,976.00	\$566,360.52
7621 Pineridge, New Orleans, LA. Legal Description SQ 5 RUE BIENVENU SUBD LOT 1 8 12 1983 39W005517 BR SGLE	Real Property	C	\$16,200.00	\$300.02
Total:			\$287,176.00	

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		cash on hand	C	\$1,680.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Regions Bank checking #7335	C	\$359.86
		Regions Bank saving	C	\$55.00
		Chase Bank checking #8966	C	\$1,300.00
		Chase Bank saving #0583	C	\$0.00
		Wells Fargo Bank checking opened 04/2012	C	\$20.00
		Wells Fargo Bank saving opened 04/2012	C	\$13.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		livingroom; sofa 140.00 recliner 30.00 2 love seats 180.00 2 side chairs 40.00 coffee table 20.00 2 end tables 50.00 2 book cases 20.00 lamp 43.00	C	\$523.00
		kitchen and dining room; stove 300.00 refrigerator 280.00 dishwasher 75.00 trash compactor 60.00 microwave oven 40.00	C	\$3,135.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		small appliances 40.00 pots, pans 200.00 dishes, glassware 200.00 flatware 150.00 sterling ware 280.00 china 700.00 crystal 250.00 table and chairs 600.00 china cabinet 525.00 buffet 150.00		
		bedroom 1; bed 500.00 dresser 180.00 chest 150.00 2 night stands 150.00 2 clocks 4.00 2 lamps 30.00	C	\$1,014.00
		bedroom 2; bed, 580.00 dresser 360.00 chest 280.00 2 night stands 30.00 1 clock 20.00 2 lamps 15.00	C	\$1,285.00
		bedroom 3; bed 180.00 1 dresser 50.00 1 chest 90.00 2 night stands 80.00 1 clock 5.00 2 lamps 60.00	C	\$465.00
		bathroom; general towels, linens 30.00 general toilette articles 15.00	C	\$45.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		miscellaneous; washer 50.00 dryer 50.00 freezer 100.00 2 vacuum cleaners 40.00	C	\$240.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		mens; 20 suits 2000.00 60 shirts 300.00 15 pants 150.00 20 shoes 400.00 5 coats 150.00	C	\$3,000.00
		womens; 150 dresses 1850.00 55 suits 550.00 40 blouses 250.00 20 pants 100.00 130 shoes 1300.00 8 coats 1500.00	C	\$5,550.00
7. Furs and jewelry.		mens; 12 watches 1580.00 wedding ring 250.00 2 chains 800.00 5 rings 1000.00	C	\$3,630.00
		womens; 4 watches 500.00 wedding ring 350.00	C	\$3,350.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		20 necklaces 800.00 5 bracelets 200.00 2 fur coats 1500.00		
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		The Hartford Term life insurance \$100,000.00	C	\$0.00
		American Income Life term life insurance \$70,000.00	C	\$0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		OPSB on-going retirement pension \$1,219.00	C	\$0.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercis- able for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliqui- dated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 5*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Chrysler 300	C	\$1,800.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 6*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	X			
<div style="text-align: right;"> <u>6</u> continuation sheets attached (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.) </div>				Total > \$27,464.86

B6C (Official Form 6C) (4/10)

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☒ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds
\$146,450.*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
8027 Hertfordshire, Houston, Texas Legal Description: LT 5 BLK 7 MEMORIAL NORTHWEST SEC 16	11 U.S.C. § 522(d)(1)	\$0.00	\$270,976.00
7621 Pineridge, New Orleans, LA. Legal Description SQ 5 RUE BIENVENU SUBD LOT 1 8 12 1983 39W005517 BR SGLE	11 U.S.C. § 522(d)(5)	\$15,899.98	\$16,200.00
cash on hand	11 U.S.C. § 522(d)(5)	\$1,680.00	\$1,680.00
Regions Bank checking #7335	11 U.S.C. § 522(d)(5)	\$359.86	\$359.86
Regions Bank saving	11 U.S.C. § 522(d)(5)	\$55.00	\$55.00
Chase Bank checking #8966	11 U.S.C. § 522(d)(5)	\$1,300.00	\$1,300.00
Chase Bank saving #0583	11 U.S.C. § 522(d)(5)	\$0.00	\$0.00
Wells Fargo Bank checking opened 04/2012	11 U.S.C. § 522(d)(5)	\$20.00	\$20.00
Wells Fargo Bank saving opened 04/2012	11 U.S.C. § 522(d)(5)	\$13.00	\$13.00
livingroom; sofa 140.00 recliner 30.00 2 love seats 180.00	11 U.S.C. § 522(d)(3)	\$523.00	\$523.00
* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$19,850.84	\$291,126.86

B6C (Official Form 6C) (4/10) -- Cont.

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2 side chairs 40.00 coffee table 20.00 2 end tables 50.00 2 book cases 20.00 lamp 43.00 kitchen and dining room; stove 300.00 refrigerator 280.00 dishwasher 75.00 trash compactor 60.00 microwave oven 40.00 small appliances 40.00 pots, pans 200.00 dishes, glassware 200.00 flatware 150.00 sterling ware 280.00 china 700.00 crystal 250.00 table and chairs 600.00 china cabinet 525.00 buffet 150.00	11 U.S.C. § 522(d)(3)	\$3,135.00	\$3,135.00
bedroom 1; bed 500.00 dresser 180.00 chest 150.00 2 night stands 150.00 2 clocks 4.00 2 lamps 30.00	11 U.S.C. § 522(d)(3)	\$1,014.00	\$1,014.00
bedroom 2; bed, 580.00 dresser 360.00 chest 280.00 2 night stands 30.00 1 clock 20.00 2 lamps 15.00	11 U.S.C. § 522(d)(3)	\$1,285.00	\$1,285.00
		\$25,284.84	\$296,560.86

B6C (Official Form 6C) (4/10) -- Cont.

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 2*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
bedroom 3; bed 180.00 1 dresser 50.00 1 chest 90.00 2 night stands 80.00 1 clock 5.00 2 lamps 60.00	11 U.S.C. § 522(d)(3)	\$465.00	\$465.00
bathroom; general towels, linens 30.00 general toilette articles 15.00	11 U.S.C. § 522(d)(3)	\$45.00	\$45.00
miscellaneous; washer 50.00 dryer 50.00 freezer 100.00 2 vacuum cleaners 40.00	11 U.S.C. § 522(d)(3)	\$240.00	\$240.00
mens; 20 suits 2000.00 60 shirts 300.00 15 pants 150.00 20 shoes 400.00 5 coats 150.00	11 U.S.C. § 522(d)(3)	\$3,000.00	\$3,000.00
womens; 150 dresses 1850.00 55 suits 550.00 40 blouses 250.00 20 pants 100.00 130 shoes 1300.00 8 coats 1500.00	11 U.S.C. § 522(d)(3)	\$5,550.00	\$5,550.00
mens; 12 watches 1580.00 wedding ring 250.00 2 chains 800.00 5 rings 1000.00	11 U.S.C. § 522(d)(4) 11 U.S.C. § 522(d)(5)	\$2,900.00 \$730.00	\$3,630.00
		\$38,214.84	\$309,490.86

B6C (Official Form 6C) (4/10) -- Cont.

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 3*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
womens; 4 watches 500.00 wedding ring 350.00 20 necklaces 800.00 5 bracelets 200.00 2 fur coats 1500.00	11 U.S.C. § 522(d)(4)	\$0.00	\$3,350.00
	11 U.S.C. § 522(d)(5)	\$3,350.00	
OPSB on-going retirement pension \$1,219.00	11 U.S.C. § 522(d)(10)(A)	\$0.00	\$0.00
2006 Chrysler 300	11 U.S.C. § 522(d)(2)	\$1,800.00	\$1,800.00
		\$43,364.84	\$314,640.86

B6D (Official Form 6D) (12/07)

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxx2214 Bureau of the Treasury 1300 Perdido St. Rm. 1W40 New Orleans, LA. 70112	C	DATE INCURRED: est 2012 NATURE OF LIEN: Ad Valorem Taxes COLLATERAL: 7621 Pineridge est 2012 REMARKS: VALUE: \$16,200.00				\$300.02	
ACCT #: 116-428-007-0005 Harris County Mud #24 P O Box 73109 Houston, Texas 77273	C	DATE INCURRED: est 2012 NATURE OF LIEN: Ad Valorem Taxes COLLATERAL: homestead MUD tax 2012 (escrow) REMARKS: VALUE: \$270,976.00				\$1,965.98	
ACCT #: 116-428-007-0005 Harris County Tax Office P. O. Box 4622 Houston, Texas 77210-4622	C	DATE INCURRED: est 2012 NATURE OF LIEN: Ad Valorem Taxes COLLATERAL: homestead county tax 2012 (escrow) REMARKS: VALUE: \$270,976.00				\$2,321.17	
Representing: Harris County Tax Office		Linebarger, Goggan, Blair P.O. Box 3064 Houston, TX 77253-3064				Notice Only	Notice Only
Subtotal (Total of this Page) >						\$4,587.17	\$0.00
Total (Use only on last page) >							

3 continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 116-428-007-0005 Klein ISD 7200 Spring-Cypress Rd. Klein, TX 77379-3299	C	DATE INCURRED: est 2012 NATURE OF LIEN: Ad Valorem Taxes COLLATERAL: homestead school tax 2012 (escrow) REMARKS: VALUE: \$270,976.00				\$4,471.10	
Representing: Klein ISD		Perdue, Brandon, Fielder, et al. 1235 North Loop West, Suite 600 Houston, TX 77008				Notice Only	Notice Only
ACCT #:	C	DATE INCURRED: 2012 NATURE OF LIEN: Homeowner Association Dues COLLATERAL: 8027 Hertfordshire Circle REMARKS: VALUE: \$270,976.00				\$2,891.71	\$2,891.71
Memorial Northwest HOA 2204 Timberloch Place #245 The Woodlands, Texas 77380		Michael T. Gainer, Attorney 9801 Westheimer Ste. 200 Houston, Texas 77042				Notice Only	Notice Only
Representing: Memorial Northwest HOA						\$7,362.81	\$2,891.71
Subtotal (Total of this Page) >							
Total (Use only on last page) >							

Sheet no. 1 of 3 continuation sheets attached
to Schedule of Creditors Holding Secured Claims(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:	C		DATE INCURRED: est 2013 NATURE OF LIEN: Homeowner Association Dues COLLATERAL: homestead HOA est 2013 REMARKS:				\$400.00	
Memorial Northwest HOA 2204 Timberloch Place #245 The Woodlands, Texas 77380			VALUE: \$270,976.00					
ACCT #: 71655088			DATE INCURRED: 10/2006 NATURE OF LIEN: Purchase Money COLLATERAL: homestead 1st lien payment REMARKS:					
Ocwen Loan Service Attn: Bankruptcy 1661 Worthington Rd. Suite 100 West Palm Beach, FL 33409	VALUE: \$270,976.00							
Representing: Ocwen Loan Service		Mackie Wolf & Zientz, P.C. Pacific Center I, Suite 660 14180 North Dallas Parkway Dallas, TX 75254				Notice Only	Notice Only	
ACCT #: 71655088	C		DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: homestead 1st lien arrears REMARKS:				\$53,037.56	
Ocwen Loan Service Attn: Bankruptcy 1661 Worthington Rd. Suite 100 West Palm Beach, FL 33409			VALUE: \$270,976.00					
Sheet no. <u>2</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (Total of this Page) > Total (Use only on last page) >					

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 71645691	C	DATE INCURRED: 10/2006 NATURE OF LIEN: Purchase Money COLLATERAL: 8027 Hertfordshire Circle REMARKS: avoid lien				\$92,731.00	\$92,731.00
Ocwen Loan Service #5691 Attn: Bankruptcy 1661 Worthington Rd. Suite 100 West Palm Beach, FL 33409		VALUE: \$270,976.00					
Subtotal (Total of this Page) >						\$92,731.00	\$92,731.00
Total (Use only on last page) >						\$566,660.54	\$233,188.71

Sheet no. 3 of 3 continuation sheets attached
to Schedule of Creditors Holding Secured Claims(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6E (Official Form 6E) (04/10)

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

** Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*2 continuation sheets attached

B6E (Official Form 6E) (04/10) - Cont.

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units
------------------	--

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Internal Revenue Service PO BOS 7346 Philadelphia, PA 19101	C	DATE INCURRED: 2008-2009 CONSIDERATION: 1040 Taxes REMARKS:				\$8,600.39	\$8,600.39	\$0.00
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims Subtotals (Totals of this page) > Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$8,600.39	\$8,600.39	\$0.00

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:			DATE INCURRED: 05/24/2012 CONSIDERATION: Attorney Fees REMARKS:				\$3,230.00	\$3,230.00	\$0.00
Guzman Law Firm 8225 Gulf Freeway Houston, TX 77017		C							
ACCT #:			DATE INCURRED: 05/25/2012 CONSIDERATION: Attorney Fees REMARKS: OCWEN MORTGAGE 2ND LIEN				\$1,000.00	\$1,000.00	\$0.00
Guzman Law Firm- ADV- 2nd Lien 8225 Gulf Freeway Houston, TX 77017		C							
ACCT #:			DATE INCURRED: 05/25/2012 CONSIDERATION: Attorney Fees REMARKS: HOA DUES				\$1,000.00	\$1,000.00	\$0.00
Guzman Law Firm- ADV- HOA 8225 Gulf Freeway Houston, TX 77017		C							
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Priority Claims							\$5,230.00	\$5,230.00	\$0.00
Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							\$13,830.39		
Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)								\$13,830.39	\$0.00

B6F (Official Form 6F) (12/07)

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 111382 Adam Ross Paul Inc 10039 Bissonnet St Ste 3 Houston, TX 77036	C	DATE INCURRED: 02/2008 CONSIDERATION: Unsecured Debt REMARKS: TMC ORTHOPEDIC 1				\$32.00
ACCT #: 2028573783 Afn, Inc. Attn: Bankruptcy PO Box 3097 Bloomington, IL 61702	C	DATE INCURRED: CONSIDERATION: Unsecured Debt REMARKS: mci				\$0.00
ACCT #: 24506734 Allied Credit/Alliance One Attn: Bankruptcy PO Box 2449 Gig Harbor, WA 98335	C	DATE INCURRED: 08/2010 CONSIDERATION: Unsecured Debt REMARKS: united states post office				\$86.00
ACCT #: 4388-6419-4885-0669 Capital One, N.a. Capital One Bank (USA) N.A. PO Box 30285 Salt Lake City, UT 84130	C	DATE INCURRED: 07/2001 CONSIDERATION: Unsecured Debt REMARKS:				\$547.00
ACCT #: 6911853 Cashcall Inc Attention: Bankruptcy Depart 1600 S Douglass Rd Anaheim, CA 92806	C	DATE INCURRED: 07/2011 CONSIDERATION: Unsecured Debt REMARKS:				\$1,443.00
ACCT #: 560366582 Central Finl Control Po Box 66051 Anaheim, CA 92816	C	DATE INCURRED: 07/2006 CONSIDERATION: Unsecured Debt REMARKS: houston nw medical				\$927.00
Subtotal >						\$3,035.00
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

2 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 14631753 Eos Cca 700 Longwater Dr Norwell, MA 02061	C	DATE INCURRED: 12/2010 CONSIDERATION: Unsecured Debt REMARKS: at&t				\$133.00
ACCT #: 8051217706570 Ginnys/Swiss Colony 1112 7th Ave Monroe, WI 53566	C	DATE INCURRED: 09/1999 CONSIDERATION: Unsecured Debt REMARKS:				\$443.00
ACCT #: 431441187 Gm Financial Po Box 181145 Arlington, TX 76096	C	DATE INCURRED: 07/24/2006 CONSIDERATION: Unsecured Debt REMARKS:				\$6,693.78
ACCT #: xx1PTV HCTRA Dept 1- Violations P O Box 4440 Houston, Texas 77210	C	DATE INCURRED: CONSIDERATION: Unsecured Debt REMARKS:				\$1,576.00
ACCT #: 5488-9750-8571-6747 Hsbc Bank Po Box 5253 Carol Stream, IL 60197	C	DATE INCURRED: 03/13/2003 CONSIDERATION: Unsecured Debt REMARKS:				\$0.00
ACCT #: 8051217706550 Midnight Velvet Swiss Colony Midnight Velvet 1112 7th Ave Monroe, WI 53566	C	DATE INCURRED: 08/26/2002 CONSIDERATION: Unsecured Debt REMARKS:				\$35.00

Sheet no. 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$8,880.78

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 4477116 Nco Fin/34 NCO Financial 507 Prudential Rd. Horsham, PA 19044	C	DATE INCURRED: CONSIDERATION: Unsecured Debt REMARKS: SEWERAGE AND WATER				\$1,622.00
ACCT #: 30000139407981000 Santander Consumer Usa Po Box 961245 Ft Worth, TX 76161	C	DATE INCURRED: 08/2006 CONSIDERATION: Unsecured Debt REMARKS:				\$2,899.00
ACCT #: St. Lukes's Hospital Vintage 20171 Chasewood Park Dr. Houston, Texas 77070	C	DATE INCURRED: CONSIDERATION: Unsecured Debt REMARKS:				\$2,600.00
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$7,121.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total > \$19,036.78

B6G (Official Form 6G) (12/07)

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(if known)**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse	
Married	Relationship(s): son Age(s): 32	Relationship(s): Age(s):
Employment:	Debtor (# of additional employers: 1)	Spouse
Occupation	Pastor	unemployed
Name of Employer	Williams Temple Church of God Christ, Inc	
How Long Employed	5 years	
Address of Employer	2524 Delano Street Houston, Texas 77004	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$6,403.73	\$0.00
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$6,403.73	\$0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$433.33	\$0.00
b. Social Security Tax	\$0.00	\$0.00
c. Medicare	\$0.00	\$0.00
d. Insurance	\$0.00	\$0.00
e. Union dues	\$0.00	\$0.00
f. Retirement	\$0.00	\$0.00
g. Other (Specify) _____	\$0.00	\$0.00
h. Other (Specify) _____	\$0.00	\$0.00
i. Other (Specify) _____	\$0.00	\$0.00
j. Other (Specify) _____	\$0.00	\$0.00
k. Other (Specify) _____	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$433.33	\$0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$5,970.40	\$0.00
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify): _____	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$1,219.00
13. Other monthly income (Specify):		
a. Independent Pastor	\$2,500.00	\$0.00
b. _____	\$0.00	\$0.00
c. _____	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$2,500.00	\$1,219.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$8,470.40	\$1,219.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$9,689.40	

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

B6I (Official Form 6I) (12/07)

In re **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)***Continuation Sheet No. 1***Additional Employment**

Employment	Debtor	Spouse
Occupation Name of Employer How Long Employed Address of Employer	Independent Pastor	
Employment	Debtor	Spouse
Occupation Name of Employer How Long Employed Address of Employer		

B6J (Official Form 6J) (12/07)

IN RE: **Charles Edward Brown**
Connie E. BrownCase No. **12-33901-H2-13**
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other:	\$640.00 \$75.00 \$75.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$450.00 \$35.00 \$225.00 \$660.00 \$175.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$130.00 \$180.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify: Ad Valorem Taxes- 7621 Pinerid	\$19.85
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: assistance for disable sister 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other:	\$300.00 \$868.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,832.85
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	
	\$9,689.40 \$3,832.85 \$5,856.55

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Charles Edward Brown
Connie E. Brown**

CASE NO **12-33901-H2-13**

CHAPTER **13**

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
Cable television	\$85.00
Yard care	\$100.00
Barber shop/Beauty parlor	\$60.00
Toiletries, hygiene products	\$35.00
Cellular phone	\$200.00
Educational expenses: Tuition, books	\$150.00
Internet	\$50.00
E-Tag toll	\$30.00
Pool maintenance	\$125.00
Maintenance fees/Homeowners	\$33.00
Total >	\$868.00

B6 Summary (Official Form 6 - Summary) (12/07)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **Charles Edward Brown**
Connie E. Brown

Case No. **12-33901-H2-13**Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$287,176.00		
B - Personal Property	Yes	7	\$27,464.86		
C - Property Claimed as Exempt	Yes	4			
D - Creditors Holding Secured Claims	Yes	4			\$566,660.54
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3			\$13,830.39
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3			\$19,036.78
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			
J - Current Expenditures of Individual Debtor(s)	Yes	2			
TOTAL		28	\$314,640.86	\$599,527.71	

Form 6 - Statistical Summary (12/07)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **Charles Edward Brown**
Connie E. Brown

Case No. **12-33901-H2-13**Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$8,600.39
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$8,600.39

State the following:

Average Income (from Schedule I, Line 16)	\$9,689.40
Average Expenses (from Schedule J, Line 18)	\$3,832.85
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$10,138.97

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$233,188.71
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$13,830.39	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$19,036.78
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$252,225.49

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Charles Edward Brown**
Connie E. Brown

Case No. **12-33901-H2-13**
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **30** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **6/7/2012**

Signature **/s/ Charles Edward Brown**
Charles Edward Brown

Date **6/7/2012**

Signature **/s/ Connie E. Brown**
Connie E. Brown

[If joint case, both spouses must sign.]